

| accident year i | payment delay j | | | | | | | | | |
|----------------------|--|---|---|---|---|-----|-----|-----|-------|---------|
| | 0 | 1 | 2 | 3 | 4 | ... | j | ... | $J-1$ | $J=I-1$ |
| 1 | <p>observations $\mathcal{D}_I = \{C_{ij} : i + j \leq I\}$</p> <p>to be predicted $\mathcal{D}_I^c = \{C_{ij} : i + j > I\}$</p> | | | | | | | | | |
| 2 | | | | | | | | | | |
| \vdots | | | | | | | | | | |
| \vdots | | | | | | | | | | |
| i | | | | | | | | | | |
| \vdots | | | | | | | | | | |
| \vdots | | | | | | | | | | |
| $I-2$ | | | | | | | | | | |
| $I-1$ | | | | | | | | | | |
| I | | | | | | | | | | |